

Office of the Insurance Commissioner

1998 Washington Market Share and Loss Ratio

Top 10 Authorized Companies or Groups of
Companies

Zero Premium and Loss Companies Excluded

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm II							
	State Farm Fire And Cas Co	25143	IL	\$183.151	3.55%	\$181.954	\$143.469	78.85%
	State Farm General Ins Co	25151	IL	\$18.046	0.35%	\$19.328	\$15.470	80.04%
	State Farm Mut Auto Ins Co	25178	IL	\$386.988	7.51%	\$387.944	\$234.577	60.47%
	Group Totals			\$588.186	11.41%	\$589.226	\$393.516	66.79%
2	Zurich Ins Grn							
	American Guarantee & Liability Ins	26247	NY	\$3.479	0.07%	\$3.634	\$2.113	58.14%
	American Zurich Ins Co	40142	IL	\$2.328	0.05%	\$2.457	\$1.856	75.53%
	Assurance Co Of Amer	19305	NY	\$8.548	0.17%	\$8.443	\$4.580	54.24%
	Empire Fire & Marine Ins Co	21326	NE	\$1.812	0.04%	\$1.942	(\$477)	(24.56)%
	Farmers Ins Co Of WA	21644	WA	\$403.153	7.82%	\$391.179	\$281.667	72.00%
	Farmers Ins Exch	21652	CA	\$21.323	0.41%	\$21.307	\$11.755	55.17%
	Fidelity & Deposit Co Of MD	39306	MD	\$5.741	0.11%	\$5.644	\$4.866	86.21%
	Home Ins Co	22527	NH	(\$277)	(0.01)%	(\$277)	(\$2.592)	936.64%
	Maine Bonding & Cas Co	19321	ME	\$0	0.00%	\$0	\$24	0.00%
	Maryland Cas Co	19356	MD	\$8.923	0.17%	\$7.730	\$1.965	25.42%
	Mid-Century Ins Co	21687	CA	\$73.758	1.43%	\$73.287	\$52.372	71.46%
	Northern Ins Co Of Nv	19372	NY	\$8.365	0.16%	\$8.223	\$3.594	43.71%
	Truck Ins Exch	21709	CA	\$14.884	0.29%	\$14.503	\$9.724	67.04%
	Universal Underwriters Ins Co	41181	KS	\$14.285	0.28%	\$14.331	\$8.721	60.86%
	Valiant Ins Co	26611	IA	\$5.804	0.11%	\$7.159	\$6.476	90.46%
	ZC Ins Co	22730	NJ	\$1.136	0.02%	\$845	\$361	42.74%
	Zurich American Ins Co	16535	NY	\$14.439	0.28%	\$14.755	\$11.014	74.64%
	Group Totals			\$587.702	11.40%	\$575.163	\$398.019	69.20%
3	Safeco Ins Grn							
	American Economy Ins Co	19690	IN	\$59.506	1.15%	\$59.090	\$43.645	73.86%
	American States Ins Co	19704	IN	\$56.147	1.09%	\$55.526	\$36.884	66.43%
	American States Preferred Ins Co	37214	IN	\$39.980	0.78%	\$39.988	\$29.106	72.79%
	First Natl Ins Co Of Amer	24724	WA	\$51.171	0.99%	\$50.400	\$33.273	66.02%
	General Ins Co Of Amer	24732	WA	\$83.684	1.62%	\$81.774	\$57.329	70.11%
	Safeco Ins Co Of Amer	24740	WA	\$193.534	3.75%	\$192.629	\$116.202	60.32%
	Safeco Ins Co Of IL	39012	IL	\$99.791	1.94%	\$96.730	\$64.823	67.01%
	Safeco Ins Co Of Pa	11215	PA	\$0	0.00%	\$0	\$2	0.00%
	Group Totals			\$583.813	11.32%	\$576.138	\$381.265	66.18%
4	Allstate Ins Grn							
	Allstate Ind Co	19240	IL	\$117.081	2.27%	\$115.232	\$70.848	61.48%
	Allstate Ins Co	19232	IL	\$313.044	6.07%	\$305.943	\$167.626	54.79%
	Deerbrook Ins Co	37907	IL	\$626	0.01%	\$216	\$116	53.74%
	Group Totals			\$430.751	8.35%	\$421.391	\$238.590	56.62%

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5	Public Employees							
	Pemco Ins Co	18805	WA	\$68.965	1.34%	\$67.019	\$41.281	61.60%
	Pemco Mut Ins Co	24341	WA	\$209.141	4.06%	\$204.891	\$123.493	60.27%
	Group Totals			\$278.106	5.39%	\$271.911	\$164.774	60.60%
6	United Services Automobile Assn Grn							
	United Services Auto Assoc	25941	TX	\$97.361	1.89%	\$97.455	\$56.098	57.56%
	USAA Cas Ins Co	25968	FI	\$58.069	1.13%	\$56.517	\$35.885	63.49%
	USAA General Ind Co	18600	TX	\$1.502	0.03%	\$1.151	\$384	33.40%
	Group Totals			\$156.932	3.04%	\$155.122	\$92.367	59.54%
7	Mutual Of Enumclaw Ins Co							
	Mutual Of Enumclaw Ins Co	14761	WA	\$136.488	2.65%	\$132.539	\$81.303	61.34%
	Group Totals			\$136.488	2.65%	\$132.539	\$81.303	61.34%
8	Cna Ins Grn							
	American Cas Co Of Reading PA	20427	PA	\$4.734	0.09%	\$3.906	\$70.007	1792.09%
	Boston Old Colony Ins Co	20761	MA	\$0	0.00%	\$5	\$4	83.12%
	Continental Cas Co	20443	IL	\$30.351	0.59%	\$30.349	\$17.507	57.68%
	Continental Ins Co	35289	NH	\$38.433	0.75%	\$36.967	\$22.871	61.87%
	Fidelity & Casualty Co Of NY	35270	NH	\$5.711	0.11%	\$5.690	\$2.155	37.87%
	Firemens Ins Co Of Newark NJ	20850	N.I	\$1.918	0.04%	\$2.043	\$3.069	150.21%
	Glens Falls Ins Co	34622	DE	\$293	0.01%	\$489	\$2.960	605.73%
	Kansas City Fire & Marine Ins Co	20885	MO	(\$2)	0.00%	\$105	\$147	139.12%
	Mayflower Ins Co Ltd	22152	IN	\$0	0.00%	\$0	\$0	0.00%
	National Fire Ins Co Of Hartford	20478	CT	\$1.810	0.04%	\$1.840	\$469	25.47%
	Niaqara Fire Insurance Co	35106	DE	(\$1)	0.00%	(\$1)	(\$16)	2369.81%
	Transcontinental Ins Co	20486	NY	\$12.943	0.25%	\$11.901	\$391	3.28%
	Transportation Ins Co	20494	IL	\$25.411	0.49%	\$21.925	\$2.347	10.70%
	Universal Surety Of Amer	13200	TX	\$0	0.00%	(\$1)	\$0	0.00%
	Valley Forge Ins Co	20508	PA	\$5.105	0.10%	\$5.265	\$1.518	28.84%
	Western Surety Co	13188	SD	\$1.824	0.04%	\$1.708	\$552	32.33%
	Group Totals			\$128.531	2.49%	\$122.194	\$123.981	101.46%

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9 Progressive Grn								
	Halcyon Ins Co	16322	OH	\$414	0.01%	\$58	\$29	50.48%
	National Continental Ins Co	10243	NY	\$96	0.00%	\$123	\$122	99.49%
	Progressive American Ins Co	24252	FL	\$18.188	0.35%	\$12.590	\$7.260	57.66%
	Progressive Cas Ins Co	24260	OH	\$12.549	0.24%	\$8.547	\$4.543	53.16%
	Progressive Classic Ins Co	42994	WI	\$16.541	0.32%	\$12.274	\$7.805	63.59%
	Progressive Northern Ins Co	38628	WI	\$21.762	0.42%	\$26.727	\$12.580	47.07%
	Progressive Northwestern Ins Co	42919	WA	\$13.647	0.26%	\$14.472	\$6.942	47.97%
	Progressive Preferred Ins Co	37834	OH	\$5.269	0.10%	\$3.790	\$2.287	60.33%
	Progressive Specialty Ins Co	32786	OH	\$12.120	0.24%	\$15.654	\$9.706	62.01%
	Progressive West Ins Co	27804	CA	\$191	0.00%	\$19	\$8	39.11%
	United Fnc'l Cas Co	11770	MO	\$1.344	0.03%	\$1.705	\$641	37.62%
Group Totals				\$102.122	1.98%	\$95.959	\$51.924	54.11%
10 Credit Suisse Grn								
	Blue Ridge Ins Co	24503	CT	\$0	0.00%	\$0	\$2	0.00%
	Federated Amer Ins Co	11096	WA	\$8.798	0.17%	\$9.385	\$6.513	69.40%
	General Cas Co Of WI	24414	WI	\$0	0.00%	\$0	(\$3)	(11903.70)%
	National Merit Ins Co	39004	WA	\$11.526	0.22%	\$11.538	\$7.471	64.75%
	Regent Ins Co	24449	WI	\$4	0.00%	\$5	\$0	0.73%
	Republic Ins Co	38318	TX	(\$45)	0.00%	(\$22)	(\$2.218)	9870.58%
	Southern Ins Co	19216	TX	\$14	0.00%	\$14	\$0	0.00%
	Uniqard Ind Co	25798	WA	\$17.014	0.33%	\$16.896	\$9.119	53.97%
	Uniqard Ins Co	25747	WA	\$62.676	1.22%	\$63.870	\$39.423	61.72%
	Winterthur Internatl Amer Ins Co	24554	WI	\$636	0.01%	\$1.691	\$207	12.26%
Group Totals				\$100.623	1.95%	\$103.376	\$60.514	58.54%
Top 10 Group Totals				\$3,093,254	60.00%	\$3,043,019	\$1,986,254	65.27%
All Other Companies				\$2,062,433	40.00%	\$2,036,427	\$1,253,858	61.57%
Totals				\$5,155,687	100.00%	\$5,079,446	\$3,240,112	63.79%

(1) Excluding all Loss Adjustment Expenses (LAE)